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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Corita First name	First name
	Write the name that is on your government-issued	E	
pictu exam licens	picture identification (for example, your driver's	Middle name  Holmes	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 0606	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Corita First Name	E Middle Name	Holmes Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any	business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	5400 W D A A 45		If Debtor 2 lives at a different address:
	5462 W Race Ave Apt: 1E  Number Street  1st Floor		Number Street
	Chicago Illino City State		City State Zip Code
	Cook County		County
	If your mailing address above, fill it in here. No notices to you at this mai	s is different from the one ote that the court will send and ling address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street		Number Street
	City S	State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:		Check one:
to file for bankruptcy	lived in this district lo	ys before filing this petition, I had not not not the district.	t. lived in this district longer than in any other district.
	I have another reason	n. Explain. (See 28 U.S.C. §§	1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Corita	E	Holmes	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy C	ase		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		description of each, see <i>Notice Req</i> (0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cree  I need to pay the f Individuals to Pay  I request that my f judge may, but is n the official poverty you choose this op	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant.	ou are paying the submitting your ed address. e this option, sign official Form 103, this option only and may do so only tize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor  District  Debtor  District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> oankruptcy petition.		

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De	btor 1 Corita First Name		E Mid		Holmes Last Name	Case number (if kn	10 W n)	
Da	rt 3: Report About Any	Rusir						
		Dusii	100000	Tod Own as a cold	Порпосы			
12.	Are you a sole proprietor of any full-	<b>✓</b>	No.	Go to Part 4.				
	or part-time business?		Yes.	Name and location of	f business			
	A sole proprietorship is a business you			Name of business, if a	ny			
operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.				Number	Street			
	If you have more than one sole			City		State	Zip Code	
	proprietorship, use a separate sheet and			Check the appropri	ate box to desc	eribe your business:		
attach it to this Health Care Business (as defined in 11 U.S.C. § 101					ined in 11 U.S.C. § 101(27A)	<b>)</b> ))		
petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))								
Stockbroker (as defined in 11 U.S.C. § 101(53A))								
Commodity Broker (as defined in 11 U.S.C. § 101(6))								
				None of the ab	oove			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	exist, follow the procedure in 11 U.S.C. § 11 16(1)(B).					nost recent balance	
	For a definition of small business debtor, see 11 U.S.C. §		No.	I am not filing under Chapter 11.  I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
	101(51D).		Yes.					
Pa	rt 4: Report if You Owr	or H	ave Aı	ny Hazardous Prope	erty or Any Pr	operty That Needs Imm	ediate Attention	
14.	Do you own or have		No					
	any property that poses or is alleged to		No. Yes.	What is the hazard?				
	pose a threat of imminent and identifiable hazard to			If immediate attention is	needed, why is	it needed?		
public health or safety? Or do you own any property that needs immediate attention?				Where is the property?				
					Number	Street		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State	Zip	o Code

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Debtor 1 Corita E Holmes Case number (if known)
First Name Middle Name Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling							
		About Debtor 1:		Abou	t Debtor 2 (Sp	oouse Only in a Joint Case):		
15.	Tell the court	You must check one:		You m	nust check one:			
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	Co file	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		
	The law requires that you receive a briefing		the certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.		
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I optcy petition, but I do not have a mpletion.	Co file	unseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	yo		er you file this bankruptcy petition, opy of the certificate and payment		
If you cour case what paid, credi colle	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	fro ok m	om an approve otain those ser ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	;	
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	re eff un wh	quirement, attac forts you made nable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	t	
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wi		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		
		receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.		If the court is satisfied with your reasons, you must receive a briefing within 30 days after you file. You must file a certificate from the approved agency, a with a copy of the payment plan you developed, if If you do not do so, your case may be dismissed.			
			he 30-day deadline is granted only mited to a maximum of 15 days.		Any extension of the 30-day deadline is granted or for cause and is limited to a maximum of 15 days.			
		I am not required counseling beca	d to receive a briefing about credit ause of:		m not require ounseling beca	d to receive a briefing about credi ause of:	t	
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	ab	out credit cour	are not required to receive a briefin iseling, you must file a motion for ounseling with the court.	g	

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Debtor 1 Corita First Name	Middle Name	Holmes  Last Name	Case number (if known)	
	estions for Reporting Pu			
16. What kind of debts do you have?	16a. Are your debts pr "incurred by an inc  No. Go to line  Yes. Go to line  16b. Are your debts pr money for a busin  No. Go to line  Yes. Go to line	rimarily consumer debts dividual primarily for a per a 16b. e 17. rimarily business debts? less or investment or thro a 16c.	rsonal, family, or househ  Business debts are debt  ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are pa	der Chapter 7. Go to line 18 Chapter 7. Do you estimate aid that funds will be availab	that after any exempt prop	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	<del></del>			
For you	correct.  If I have chosen to file u of title 11, United States under Chapter 7.  If no attorney represents out this document, I have	inder Chapter 7, I am awa s Code. I understand the i s me and I did not pay or a ve obtained and read the i	re that I may proceed, if e relief available under each agree to pay someone whotice required by 11 U.S	e information provided is true and eligible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed no is not an attorney to help me fill S.C. § 342(b).
	I understand making a faconnection with a bankr both. 18 U.S.C. §§ 152,	alse statement, concealin	g property, or obtaining ines up to \$250,000, or	money or property by fraud in imprisonment for up to 20 years, or
	/s/ Corita Holmes Signature of Debtor 1		Signature of D	Dehtor 2
	Executed on 3/2	2/2017 MM / DD / YYYY	Executed or	
		, == ,		

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Debtor 1 Corita	E	Holmes	Case number (	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the sche	dules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Mike Miller		Date	3/2/2017
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinoi	
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Corita	E	Holmes			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
(State)						
Case number (If known)						

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	our assets /alue of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>:</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,264.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,264.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	·
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	·
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,900.00
Your total liabilities	\$13,900.00
Part 3: Summarize Your Income and Expenses	
4. <i>Schedule I: Your Income</i> (Official Form 106I)	\$1,856.27
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	

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Debtor 1 Corita Holmes \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,194.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$9,597.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$9,597.00

9g. Total. Add lines 9a through 9f.

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Fill in this i	nformation to identify your	case:				
Debtor 1	Corita	E	Holmes			
Deptor i	First Name	Middle Na				
Debtor 2	<u> </u>					
(Spouse, if filing	<sup>ng)</sup> First Name	Middle Na	me Last Name			
United Stat	es Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case numb (If known)	per					
Officia	Form 106A/B					Check if this is an amended filing
Sched	lule A/B: Prope	erty				12/1
category w responsible write your	egory, separately list and here you think it fits best. for supplying correct info name and case number (if Describe Each Residen	Be as complete an rmation. If more sp known). Answer ev	d accurate as possible. It ace is needed, attach a s ery question.	f two married people a separate sheet to this	re filing together, both a form. On the top of any a	are equally
	<b>own or have any legal or e</b> No. Go to Part 2	equitable interest in	any residence, building,	, iand, or similar prope	erty?	
ш	Yes. Where is the property?		\\(\frac{1}{2} = \frac{1}{2} =		De west dedicates assumed	claims or exemptions. Put
1.1			What is the property? Ch Single-family home	теск ан тпат арріу.	the amount of any secu	red claims on Schedule D:
	Street address, if available, or other description		Duplex or multi-unit bu	uildina	Creditors Who Have Claims Secured by Property	
			Condominium or coop		Current value of the	Current value of the
			Manufactured or mobi	le home	entire property?	portion you own?
	Normala au Otura at		Land			
	Number Street		Investment property		Describe the nature of interest (such as fee s	
	City State	Zip Code	Timeshare Other		the entireties, or a life	
	Only Chalco	<b>Lip 0000</b>	Who has an interest in the	he property? Check	Check if this is co	ommunity property
			one.			
			Debtor 1 only			
			Debtor 2 only			
			Debtor 1 and Debtor 2  At least one of the deb	•		
			Other information you w property identification n		tem, such as local	
If you o	own or have more than one,	list here:				
			What is the property? Ch	neck all that apply.		claims or exemptions. Put
1.2	Street address, if available, or	r other description	Single-family home			red claims on Schedule D: aims Secured by Property.
		·	Duplex or multi-unit bu	•	Current value of the	Current value of the
			Condominium or coop  Manufactured or mobi		entire property?	portion you own?
			Land	le nome		
	Number Street		Investment property		Describe the nature o	
			Timeshare		interest (such as fee s the entireties, or a life	
	City State	Zip Code	<b>H</b> Other			
			Who has an interest in th	he property? Check	Check if this is co (see instructions)	ommunity property
			one.  Debtor 1 only			
			Debtor 2 only			
			Debtor 1 and Debtor 2	only		
			At least one of the deb	•		
			── Other information you w		tem, such as local	
			property identification n	umber:		

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	Corita	E NASAULANA	Holmes Case numb		
	First Name  eet address, if available, or o	Middle Name  other description  Zip Code	Last Name  What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare Other  Other  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only	Do not deduct secured the amount of any secu	imple, tenancy by e estate), if known.
2. Add		ortion you own for	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this item property identification number:  all of your entries from Part 1, including any entri		
t 2: you ov		les or equitable interes f you lease a vehicle,	t in any vehicles, whether they are registered or ralso report it on Schedule G: Executory Contracts and reycles	-	
t 2: you ov	Describe Your Vehice wn, lease, or have legal of that someone else drives. It ans, trucks, tractors, sport	les or equitable interes f you lease a vehicle,	also report it on Schedule G: Executory Contracts and	Do not deduct secured the amount of any secu	claims or exemptions. Pur ured claims on <i>Schedule D</i> aims Secured by Property. Current value of the portion you own? \$2887.00

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	Corita First Name	E Middle Name	Holmes Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D aims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun	ly and another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D ims Secured by Property.</i> Current value of the portion you own?
	nples: Boats, trailers, motor No Yes	•	recreational vehicles, other ishing vessels, snowmobiles, n  Who has an interest in the p	notorcycle accessorie	es	
			one.	oroperty: Oneok		claims or exemptions. Put
	Make Model: Year: Approximate mileage: Other information:	<u>=</u>	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun	ly and another	the amount of any secu	claims or exemptions. Put ired claims on Schedule D ims Secured by Property.  Current value of the portion you own?
4.2	Model: Year: Approximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly s and another ity property (see property? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule Daims Secured by Property.  Current value of the

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De	ebtor 1	Corita First Name	E Middle Name	Holmes Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	rest in any of the followin	ng items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitc	chenware		
<u> </u>	No Yes. [	Describe	Used Furniture			\$300.00
		t <b>ronics</b> les: Television	s and radios; audio, video, stereo, a	and digital equipment; comput	ters, printers, scanners; music	1
<u></u>		Describe	(1)TV (1)Cellphone (1)Laptop			\$400.00
			ue and figurines; paintings, prints, or o iin, or baseball card collections; oth			1
	No Yes. [	Describe				
		les: Sports, ph	orts and hobbies notographic, exercise, and other holes; carpentry tools; musical instrume		tables, golf clubs, skis; canoes	
<b>✓</b>	No Yes. [	Describe				<u></u>
_						
			es, shotguns, ammunition, and rela	ated equipment		
	No Yes. [	Describe				
_						
			clothes, furs, leather coats, designe	er wear, shoes, accessories		
	No Voc 1	Describe	Lload Clathas			1
⊻	165. 1	Describe	Used Clothes			\$600.00
		-	ewelry, costume jewelry, engageme er	ent rings, wedding rings, heirlo	oom jewelry, watches, gems,	
$ \mathbf{V} $	No Yes. [	Describe	Used Jewelry			\$75.00
		n-farm animal les: Dogs, cats	s, birds, horses			I
✓	No					
	Yes. [	Describe				
	<b>4. Any</b> No	other persor	nal and household items you did	not already list, including ar	ny health aids you did not list	
뇓		Describe				
ш	100.1	- 5001100				
			lue of all of your entries from Pattnumber here	art 3, including any entries fo	or pages you have attached	\$1375.00

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Debtor 1 Corita Holmes Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: PLS Prepaid debit card \$2.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb.	tor 1 Corita	E Middle Noves	Holmes	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Government and corpo Negotiable instruments i Non-negotiable instrume				
	<b>✓</b> No				
	Yes. Give specific information about them	Issuer name:			
					-
					- · ·
21.	Retirement or pension Examples: Interests in IF		, thrift savings account	ts, or other pension or profit-sharing plans	
	<b>✓</b> No	Torrestore	Landle Commence		
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	,	Pension plan:			_
		IRA:			_
		Retirement account:			_
		Keogh:			_
		Additional account:			_
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			-
	Yes	Floatviou			
		Electric:			
		Gas:	-		-
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
		-			

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24. <b>I</b>	First Name	IV	liddle Name	Last Name		
	nterects in ar	education IRA in a	account in a	qualified ARI F program or un	der a qualified state tuition program.	
		30(b)(1), 529A(b), and		quaniiou / DEE program, or an	uoi a quannoa otato tartion programi	
ſ	<b>√</b> No					
į	Yes	Institution name and d	escription. Sepa	arately file the records of any inter-	ests.11 U.S.C. § 521(c):	
_						
			s in property (o	other than anything listed in lir	ne 1), and rights or powers	
•	exercisable fo 	r your benefit				
[	No No	:la a				
L	Yes. Descr	ibe				
		<u></u> -				
		_		Ind other intellectual property Is from royalties and licensing ago		
	No					
ľ	Yes. Descr	ibe				
	_					
27. <b>L</b>	icenses fran	chises, and other ge	neral intangible	es		
		_	_	erative association holdings, liquo	r licenses, professional licenses	
[	<b>√</b> No					
Ī	Yes. Descr	ibe				
Mone	y or proper	ty owed to you?				Current value of the
						portion you own?
						Do not deduct secured claims or exemptions.
28. <b>T</b>	ax refunds ow	red to you				
Ī.	No					
		pecific information them, including wheth			Federal:	\$0.00
		ready filed the returns	iei		State:	\$0.00
	and th	ne tax years			Local:	\$0.00
	amily support					
E.	xamples: Past	due or lump sum alimo	ony, spousal sup	pport, child support, maintenanc	e, divorce settlement, property settlemen	t
<u> </u>	No				Alimona	ФО ОО
	Yes. Give s	pecific information			Alimony:	\$0.00
					Maintenance:	\$0.00
					Support:	\$0.00
					Divorce settlement:	\$0.00
					Property settlement:	\$0.00
		s someone owes you				
E		aid wages, disability ins al Security benefits; unp			cation pay, workers' compensation,	
Ī.	No					
ř	Yes. Describ	De				
_	_					
	<i>xamples:</i> Unpa	aid wages, disability ins			Property settlement:	\$0.00 \$0.00

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Deb <sup>1</sup>	tor 1 Corita	E	Holmes	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance per Examples: Health, disabilit		ings account (HSA); credit, I	nomeowner's, or renter's insurance	
	No Yes. Name the insural of each policy and list	nce company	pany name:	Beneficiary:	Surrender or refund value
32.				cy, or are currently entitled to receive	
	Yes. Describe				
33.		ties, whether or not you ha bloyment disputes, insurance		a demand for payment	
34.	Other contingent and un to set off claims	nliquidated claims of every	nature, including counter	claims of the debtor and rights	
	Yes. Describe				
35.	Any financial assets you	did not already list			
	Yes. Describe				
36.		all of your entries from Part mber here		or pages you have attached	\$2.00
Part	_			nterest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable interest	in any business-related p		
	No. Go to Part 6. Yes. Go to line 38.			<b>p</b> C	current value of the ortion you own? o not deduct secured claims r exemptions
38.		commissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elect	ronic devices
	Ves. Describe				

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Deb	tor 1 Corita	Е	Holmes	Case number (if known)	
10	First Name	Middle Name	Last Name	troada	
40.		equipment, supplies you use in	i business, and tools of yo	ur trade	
	No No Describe				
	Yes. Describe				
	-				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Name	e of entity:	% of ownership:	
	information about				
	them				
43 (	Customer lists mailing	lists, or other compilations			
		, note, or other complications			
	No  Yes Do your lists i	include personally identifiable inf	ormation (as defined in 11 I	ISC 8 101(41 <b>4</b> ))?	
	Tes. Do your lists i	inolade personally lacinimable in		5.5.6. § 101(41/1y):	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not already	list		
	<b>✓</b> No				
	Yes. Give specific				
	information				<u> </u>
		all of your entries from Part 5, er here		pages you have attached	
<u> </u>					
Part		<b>arm- and Commercial Fis</b> n interest in farmland, list it in Part		You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable interest	in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own?  Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	No				
	Yes. Describe				

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Debto		Corita First Name	E Middle Name	Holmes Last Name	Case number (if known)	
48.		ps-either growing o		Last Name		
		No				
	Ħ	Yes. Describe				
49.	Farı	m and fishing equip	ment, implements, machine	ry, fixtures, and tools of tra	ade	
	<b>✓</b>	No				
		Yes. Describe				
	_	L				
50.	Fari	m and fishing suppl	ies, chemicals, and feed			
	✓	No				
	Ш	Yes. Describe				
51.			cial fishing-related property	you did not already list		
	넴	No Yes. Describe				
	Ш	ree. Becombe				
	-				I	
			l of your entries from Part 6, here			
Part 7		Describe All Pro	perty You Own or Have a	n Interest in That You [	Did Not List Above	
53.	Do y	ou have other prop	erty of any kind you did not			
		·	s, country club membership			
		No Yes. Give specific				
		information				
						_
54. Ad	d th	e dollar value of all	l of your entries from Part 7.	Write that number here		. <b>P</b>
Part 8	:	List the Totals of	Each Part of this Form			
55. <b>P</b>	art 1	1: Total real estate.	, line 2		<b>&gt;</b>	
56. <b>p</b> a	art 2	2 total vehicles, line	e 5	\$2887.00		
57. <b>Pa</b>	ırt 3	: Total personal an	d household items, line 15	\$1375.00		
58. <b>Pa</b>	ırt 4	: Total financial as	sets, line 36	\$2.00		
59. <b>P</b>	art 8	5: Total business-re	elated property, line 45			
60. <b>P</b>	art 6	6: Total farm- and f	ishing-related property, line	52		
61. <b>P</b>	art 7	7: Total other prope	erty not listed, line 54			
62. <b>T</b>	otal	personal property.	Add lines 56 through 61	\$4264.00		+ \$4264.00
					Copy personal property total	
						\$4264.00
63. <b>To</b>	tal	ot all property on S	<b>chedule A/B.</b> Add line 55 + lir	e 62		

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Debtor 1	Corita	E	Holmes
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			(Otato)

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clain	n as Exempt						
1.	Which set of exemptions are you claimi	ng? Check one only, ev	ren if your spouse is filing with you.					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A.	/R that you claim as e	vemnt fill in the information below					
۷.	To any property you list on ochedule A	D that you claim as e	xempt, iii iii the information below.					
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption				
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.					
		Copy the value from Schedule A/B						
	Brief			735 ILCS 5/12-1001(b)				
	description:	\$300.00	\$300.00					
	Used Furniture		100% of fair market value, up to any	_				
	Line from Schedule A/B: 06		applicable statutory limit					
	Brief			735 ILCS 5/12-1001(a)				
	description:	\$600.00	\$600.00					
	Used Clothes		100% of fair market value, up to any	<del>-</del>				
	Line from Schedule A/B: 11		applicable statutory limit					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Corita Е Holmes Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 (1)TV (1)Cellphone 100% of fair market value, up to any (1)Laptop applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$2,887.00 description: 5/12-1001(b) **V** \$2,400.00; \$487.00 Jaguar S-Type-V6/V8 100% of fair market value, up to any Sedan 4D 4.2, 2003, applicable statutory limit Current-2003 Jaguar S-Type-V6/V8 Sedan 4D 4.2 Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) Brief \$2.00 description: **✓** Checking account, PLS 100% of fair market value, up to any Prepaid debit card applicable statutory limit Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$75.00 description: **✓** \$75.00 **Used Jewelry** 

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

12

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				_		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Corita	E	Holmes			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D					Check if this is an amended filing
Schedi	ule D: Credito	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equal ber the entries, and attach it to the	•		
1. Do any	creditors have claims se	cured by your propert	y?			
✓ No.	Check this box and subm	it this form to the court w	vith your other schedules. You hav	e nothing else to repo	rt on this form.	
Yes.	. Fill in all of the information	ı below.				
Part 1: List	All Secured Claims					
for each		itor has a particular claim, l	ed claim, list the creditor separately list the other creditors in Part 2. As a to the creditor's name.	Column A  Amount of claim  Do not deduct the	Column B Value of collateral	Column C Unsecured portion

that supports this claim

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Fill	in this infor	mation to identify your c	ase:			
Deb	otor 1	Corita	Е	Holmes		
		First Name	Middle Name	Last Name		
	otor 2	=				
(Spc	use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States E	ankruptcy Court for the:	Northern	District of Illinois		
Coo	e number			(State)		
	se number lown)				<del></del>	
Of	ficial F	orm 106E/F				Check if this is an amended filing
						_
Sc	chedu	ule E/F: Cre	editors Who	Have Unsec	ured Claims	12/15
othe Forn clair	r party to a n 106A/B) a ns that are entries in t	any executory contract and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim	nt could result in a claim. A Dexpired Leases (Official Fo Des Secured by Property. If m	so list executory contracts rm 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any ci	editors have priority ur	secured claims against	you?		
	<b>✓</b> No. (	Go to Part 2.				
	Yes.					
2.	listed, ider As much	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	rity and nonpriority amounts, I	ist that claim here and show b f you have more than two pric	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debte	or 1	Corita	Е	Holmes	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	2:	List All of Your NONPRIOR	RITY Unsecured Clair	ns		
[	>00 8	any creditors have nonpriority u No. You have nothing to repor Yes.			court with your other schedules.	
l I	ınse f m	ecured claim, list the creditor sepa	arately for each claim. For	each claim lis	of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill our	cluded in Part 1.
						Total claim
4.1	No	ARGON AGNCY onpriority Creditor's Name 025 W SAHARA			Last 4 digits of account number 2569  When was the debt incurred? 6/1/2016	\$814.00
	N	umber Street			As of the date you file, the claim is: Check all that apply.	
	Ci	AS VEGAS Nevada ity State tho incurred the debt? Check or Debtor 1 only	Zip Code	] 	Contingent Unliquidated Disputed  Fype of NONPRIORITY unsecured claim:	
		Debtor 2 only		[	Student loans	
		Debtor 1 and Debtor 2 only  At least one of the debtors and  Check if this claim relates to the claim subject to offset?  No  Yes		j J J	Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for ORIGINAL CREDITOR: 10 COM Other. Specify ED COMMONWEALTH EDISON	
4.2	AF	FNI, INC.			_ast 4 digits of account number 1105	\$399.00
4 2	BI Ci	Yes	l another		As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	¢192.00
4.3	_	FNI, INC. onpriority Creditor's Name		ι	_ast 4 digits of account number4865	\$183.00
	BI Ci	D Box 3517 umber Street  loomington Illinois ity State  /ho incurred the debt? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to	l another	[ [ [ [ [	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is •	the claim subject to offset?  No  Yes		[	Other. Specify COMCAST	

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Holmes Debtor 1 Corita E Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Parking and red Light Tickets \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ DL#: H452-1058-7774 Is the claim subject to offset? **✓** No Yes CRD PRT ASSO \$569.00 5284 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name When was the debt incurred? 1/1/2014 13355 NOEL ROAD# Number As of the date you file, the claim is: Check all that apply. Contingent 75240 **DALLAS** Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: 10 **✓** No Other. Specify PEOPLES GAS LIGHT COKE CO Yes MIDLAND FUNDING 4.6 \$204.00 Last 4 digits of account number 3625 Nonpriority Creditor's Name 8875 AERO DR STE 200 When was the debt incurred? 1/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 92123 SAN DIEGO California Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 001 UnknownLoanType Is the claim subject to offset? **✓** No

Yes

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Holmes Debtor 1 Corita E Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 SWISS COLONY \$134.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/1/2010 1112 7TH AVE Number As of the date you file, the claim is: Check all that apply. Contingent MONROE Wisconsin 53566 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$3,991.00 Last 4 digits of account number 2317 Nonpriority Creditor's Name When was the debt incurred? 11/1/2008 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.9 \$3,005.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 11/1/2008 Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** 30301 Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Е Holmes Debtor 1 Corita Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** U S DEPT OF ED/GSL/ATL 4.10 \$2,017.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 11/1/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.11 U S DEPT OF ED/GSL/ATL \$584.00 Last 4 digits of account number 9362 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 5/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Corita E Holmes Case number (if known)
First Name Middle Name Last Name

Part 3: List Others to Be Notified About a Debt That You Already Listed

collection agency l	here. Similarly, if y	ou have more that	n one creditor for ar	ny of the debts th	original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.				
ComEd									
Name			On which enti	On which entry in Part 1 or Part 2 did you list the original creditor?					
3 Lincoln Center			Line 4.1	of (Check	Part 1: Creditors with Priority Unsecured Claims				
Number Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims				
Oakbrook Terrace	Illinois	60181	Last 4 digits of	of account numbe	r <u>2569</u>				
City	State	Zip Code	<del></del>						
Peoples Gas									
Name			On which enti	ry in Part 1 or Pa	rt 2 did you list the original creditor?				
200 E. Randolph			Line 4.5	of (Check	Part 1: Creditors with Priority Unsecured Claims				
Number Street			_	one):	Part 2: Creditors with Nonpriority Unsecured Claims				
Chicago	Illinois	60601	Last / digits o	of account numbe	er 5284				
City	State	Zip Code	Last + digits t	n account numbe	3204				
Comcast									
Name			On which enti	ry in Part 1 or Pa	rt 2 did you list the original creditor?				
p.o. box 196			Line 4.2	of (Check	Part 1: Creditors with Priority Unsecured Claims				
Number Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims				
Newark	New Jersey	07101	Last 4 digits of	of account number	r 1105				
City	State	Zip Code							
Comcast-									
Name			On which enti	ry in Part 1 or Pa	rt 2 did you list the original creditor?				
220 Lakeridge Drive			Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims				
Number Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims				
Smyrna	Georgia	30082	Last 4 digits o	of account number	r 4865				
City	State	Zip Code	Eust + digits t						
HARRIS & HARRIS I	LTD								
Name			On which enti	ry in Part 1 or Pa	rt 2 did you list the original creditor?				
111 W JACKSON B	LVD S-400		Line 4.4	of (Check	Part 1: Creditors with Priority Unsecured Claims				
Number Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims				
CHICAGO	Illinois	60604							
City	State	Zip Code	Last 4 digits o	of account number	<u> </u>				

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Debtor 1 Corita Holmes Case number (if known) Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$9,597.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$0.00

\$4,303.00

\$13,900.00

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Fill in this information to identify your case:							
Debtor 1	Corita	E	Holmes				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States Bankruptcy Court for the:		Northern	District of Illinois	_			
Case number			(State)	_			

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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E''	of a constitute to take altifus			
FIII IN THIS I	nformation to identify your	case:		
Debtor 1	Corita	E	Holmes	
Dalatawo	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last Name	
United Stat	tes Bankruptcy Court for the:	Northern	District of Illinois	
Case num	per		(State)	
				Check if this is an amended filing
Officia	al Form 106H			
Sched	ule H: Your Co	debtors		12/15
1. Do yo	iswer every question. u have any codebtors? (If y No Yes	rou are filing a joint case, do	not list either spouse as	a codebtor.)
	n the last 8 years, have you Louisiana, Nevada, New Me			? (Community property states and territories include Arizona, California, n.)
	No. Go to line 3. Yes. Did your spouse, form Mo	er spouse, or legal equiva	alent live with you at the	time?
	Yes. In which commun	ity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	iivalent	
	Number Street			
	City	State	Zip Co	ode
3. In Col	umn 1, list all of your code	btors. Do not include you	r spouse as a codebtor	if your spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				3 -		
Fill in t	his information to identify	your case:				
Debtor	1 Corita	E	Holme	es		
	First Name	Middle Name	Last N	lame	CI	neck if this is:
Debtor (Spouse.	2 First Name	Middle Name	Last N	lamo	—   г	An amended filing
						A supplement showing post-petition chapter
United Street	States Bankruptcy Court for	Northern	District of Illi	inois State)	_	expenses as of the following date:
Case nu	umber		(0	otate)		
(If known)	)					MM / DD / YYYY
Offic	ial Form 106I					
Sche	edule I: Your In	come				12/
informa spouse.	ation about your spouse. If more space is needed (if known). Answer ever	f you are separated and I, attach a separate she y question.	d your spous	se is not f	iling with you, d	our spouse is living with you, include to not include information about your itional pages, write your name and case
1. Fill	in your employment		Debtor 1			Debtor 2
info	ormation.	Employment status				
	ou have more than one job,	Employment status	✓ Emplo	-		Employed
	ch a separate page with rmation about additional		LI NOT EI	mployed		Not Employed
emp	oloyers.	Occupation				
	ude part time, seasonal, or	Employer's name	Shake Sha	ack River No	orth	
	-employed work.	Employer's address	66 E Ohio	St		
	cupation may include student nomemaker, if it applies.		Number St	reet		Number Street
			Chicago	Illino		
			City	State	e Zip Code	City State Zip Code
		How long employed there?			_	
Part 2	Give Details About N	Nonthly Income				
spouse	e unless you are separated.		-			write \$0 in the space. Include your non-filing for that person on the lines below. If you need
more s	space, attach a separate she	et to this form.			For Debtor 1	For Debtor 2 or
	ist monthly gross wages, sala eductions.) If not paid monthly e.			2.	\$2,166.67	non-filing spouse
3. <b>E</b> s	stimate and list monthly ove	rtime pay.		3.	+ \$0.00	
4. C	alculate gross income. Add l	ine 2 + line 3.		4.	\$2,166.67	

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Debtor	1Corita	E Middle Neger	Holmes	Case numbe	r <i>(if</i>	
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here		<b>→</b> 4.	\$2,166.67		
5. <b>List</b> a	all payroll ded					
5a. <b>1</b>	Гах, Medicare,	and Social Security deductions	5a.	\$504.40		
5b. I	Mandatory cor	tributions for retirement plans	5b.	\$0.00		
5c. <b>\</b>	oluntary cont	ributions for retirement plans	5c.	\$0.00		
5d. <b>i</b>	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. <b>I</b>	nsurance		5e.	\$0.00		
5f. <b>D</b>	Oomestic supp	ort obligations	5f.	\$0.00		
5g. <b>l</b>	Union dues		5g.	\$0.00		
5h. <b>(</b>	Other deduction	ons. Specify:	5h. +	\$0.00 +	. <u> </u>	
6. <b>Add</b> 1+5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +	5f + 5g 6.	\$504.40		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from lin	ie 4. 7.	\$1,662.27		
8. List a	all other incon	ne regularly received:				
t	ousiness, profe	•				
ç		ent for each property and business showing ordinary and necessary business expenses, an y net income.	d 8a.	\$0.00		
8b. <b>I</b>	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	ra			
		, spousal support, child support, maintenance nt, and property settlement.	e, 8c.	\$0.00		
8d. <b>l</b>	Unemployment	t compensation	8d.	\$0.00		
8e. <b>S</b>	Social Security	,	8e.	\$0.00		
Ir c u h S	nclude cash ass cash assistance inder the Supple lousing subsidie Specify:	ent assistance that you regularly receive istance and the value (if known) of any non- that you receive, such as food stamps (benefit emental Nutrition Assistance Program) or esses Programs Income	ts 8f.	\$194.0 <u>0</u>		
8g. <b>i</b>	Pension or reti	rement income	8g.	\$0.00		
8h. <b>(</b>	Other monthly	income. Specify:	8h. +	\$0.00 +	·	
9. <b>Add</b> a	all other incon	<b>ne</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$194.00		
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$1,856.27	=	\$1,856.27
Inclu friend	ide contribution ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of your amounts already included in lines 2-10 or amounts.	ır household, youı	r dependents, your roomr		
Spec	cify:				11.	+ \$0.00
		n the last column of line 10 to the amount n the Summary of Schedules and Statistical S				\$1,856.27
						Combined monthly income
13. <b>Do</b> y	you expect an	increase or decrease within the year after	you file this forr	n?		
	Yes. Explain:					

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Debtor 1Corita	E	Holmes		Case number (if			
First Name	Middle Name	Last Nam	ie	known)			
Part 1: Describe Er	mployment						
	Debtor 1			Debtor 2			
Employment status	Employed  Not Employe	d		Employed Not Employ	ed		
Occupation		<b>u</b>			ou		
Employer's name	Super Giant Groo	ceries					
Employer's address	5147 W Division	St					
	Number Street			Number Street			
	Chicago	Illinois	60651			7: 0 !	
	City	State	Zip Code	City	State	Zip Code	
How long employed th	ere? 6 months						

	Case 17	-00372 D00			ige 35 of 74	2/1/ 10.29.28	Desc Main	
Fill in this infor	mation to identify	your case:						
Debtor 1	Corita First Name	E Mi	iddle Name	Holmes Last Name				
Debtor 2 (Spouse, if filing)	First Name		iddle Name	Last Name		Check if this is:  An amended filin	g	
	Bankruptcy Court	for the: Northern		District of Illinois (State)			nowing post-petition chapto he following date:	er 13
Case number (If known)						MM / DD / YYYY	<del>,                                      </del>	
Official	Form 10	<u>6J</u>						
Schedul	e J: Your	Expenses						12/1
Part 1: Desc 1. Is this a join	wer every questi cribe Your Hou nt case? to line 2	on.		is form. On the top	or any additional	, pages, write your m	ame and case number	
		must file Official For	ms 106J-2, <i>Expe</i>	enses for Separate H	lousehold of Debto	or 2.		
2. <b>Do you hav</b> Do not list D Debtor 2.	e dependents? Debtor 1 and	Yes. Fill out thi each depender	is information for	Dependent's re	•	Dependent's age	Does dependent live with you?	
	-	✓ No  Yes						
Part 2: Estin	mate Your Onເ	going Monthly Ex	xpenses					
_	of a date after th		-		• •	ment in a Chapter 1s box at the top of the	•	

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$400.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 Corita E Holmes Case number (if known)
First Name Middle Name Last Name

riistivaille	MIGGIE Name  Last Name		
			Your expenses
5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$201.00
6b. Water, sewer, garbage collecti	nc	6b.	\$0.00
6c. Telephone, cell phone, Interne	et, satellite, and cable services	6c.	\$275.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplie		7.	\$305.00
8. Childcare and children's educate	ion costs	8.	\$0.00
9. Clothing, laundry, and dry clean	ing	9.	\$75.00
10. Personal care products and se	rvices	10.	\$75.00
11. Medical and dental expenses		11.	\$0.00
12. <b>Transportation.</b> Include gas, ma Do not include car payments	nintenance, bus or train fare.	12.	\$300.00
13. Entertainment, clubs, recreati	on, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and r	eligious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducte	d from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$75.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes dedi	ucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments		.0	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	intenance, and support that you did not report as deducted from Your Income (Official Form 106I).	18.	\$0.00
	upport others who do not live with you.	10.	
Specify:	,	19.	\$0.00
20.Other real property expenses n	ot included in lines 4 or 5 of this form or on Schedule I: Your Income.		<u> </u>
20a. Mortgages on other property		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or re	enter's insurance	20c	\$0.00
20d. Maintenance, repair, and upl	keep expenses.	20d	\$0.00
20e. Homeowner's association or	condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Corita	E	Holmes	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Othe</b>	r. Specify:				21	\$0.00
22. <b>Calc</b>	ulate your monthly exp	enses.				\$1,706.00
22a. /	Add lines 4 through 21.					\$0.00
22b.	Copy line 22 (monthly ex	xpenses for Debtor 2), if any,	from Official Form 106J-2			\$1,706.00
22c. /	Add line 22a and 22b. Th	ne result is your monthly exp	enses.		22.	<del></del>
23.Calcu	ılate your monthly net	income.				
23a. (	Copy line 12 (your comb	ined monthly income) from	Schedule I.		23a	\$1,856.27
23b.	Copy your monthly expe	enses from line 22 above.			23b	\$1,706.00
		penses from your monthly i	ncome.			\$150.27
	The result is your month	ly net income.			23c	
mort		to finish paying for your car l se or decrease because of a r				

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Fill in this information to identify your case:				
Debtor 1	Corita	E	Holmes	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(2-uto)	

### Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

П	Check if this is an
_	amended filing

### **Declaration About an Individual Debtor's Schedules**

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

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Fill in this	information to id	dentify your c	ase:					
Debtor 1	Corita First Nam	e	E Middle N	Holm Name Last I		-		
Debtor 2 (Spouse, if fili	ing) First Nam	e	Middle N	Name Last I	Name	_		
United Sta	tes Bankruptcy	Court for the:	Northern	District of		_		
Case num	ber				State)	_		
,								Check if this is an
Officia	al Form	107						amended filing
Stater	nent of F	inancia	l Affairs f	or Individual	s Filing fo	or Bankru	ıptcy	12/1
information	on. If more spa	ace is neede	d, attach a sepa	arried people are fili arate sheet to this fo				supplying correct your name and case
`	f known). Ans Give Details <i>A</i>			and Where You Liv	ved Before			
1. Wha	at is your curre	nt marital sta	tus?					
П	Married							
	Not married							
2. Dur	ing the last 3 ye	ears, have yo	u lived anywhere	other than where yo	u live now?			
П	No							
<u> </u>	Yes. List all of	the places yo	u lived in the last	: 3 years. Do not inclu	de where you live	e now.		
	Debtor 1:			Dates Debtor 1 live	ed Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	3624 W Lexing	ton St		From	<del></del>			From
	Number Street			To 7/2016	Number S	treet		To
	Chicago	Illinois	60624					
	City	State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Number Street			From	Number S	treet		From
				To				То
	City	State	Zip Code		City	State	Zip Code	
	City	Oldio	Lip Code		Oity	Jiaie	Zip Oode	
				ouse or legal equival iana, Nevada, New Me				Community property states .)
<b>▼</b> N	No							
	es. Make sure	you fill out So	hedule H: Your	Codebtors (Official Fo	rm 106H).			

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Holmes

Debtor 1 Corita Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$10000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$3000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$194 monthly from From January 1 of current year until \$388.00 Link the date you filed for bankruptcy: \$194 monthly from For last calendar year: Link \$2,328.00 (January 1 to December 31, 2016 \$194 monthly from For the calendar year before that: Link \$2,328.00 (January 1 to December 31, 2015

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Debtor 1 Corita Holmes Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	1 Corita		E	Ho	lmes	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp ge	iders include you porations of whic	r relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
Ш	Yes. List all pag	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments or No	n debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Corita Holmes Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Corita First Name	E Middle Name	Holmes	Case number (if known)	
	FIRST Name	Middle Name	Last Name		
11.	Within 90 days before you accounts or refuse to ma			pank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details				
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		_
	Number Street				
			Last 4 digits of account	number: XXXX-	
	City Sta	ate Zip Code	•		
12.	Within 1 year before you is appointed receiver, a cus			possession of an assignee for the benefit of	of creditors, a court-
	✓ No ☐ Yes				
Part	List Certain Gifts a	nd Contributions			
13.	Within 2 years before yo	u filed for bankruptcy, did	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in the details	s for each gift.			
	Gifts with a total val	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	Gave the Gift	- -		
	Number Street		-		
	City Sta	·	-		
		o you			
	Person to Whom You	Gave the Gift	-		
	Number Street		-		
	City Sta	ate Zip Code	-		
	Person's relationship t				

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Debt	tor 1	Corita	E	Holmes	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
		No					
		Yes. Fill in the details for ea	ach aift or contributio	un.			
	Ш						
		Gifts or contributions to c that total more than \$600		Describe what you con	tributed	Date you contributed	Value
		that total more than \$000				Contributed	
		Charity la Nama					
		Charity's Name					
		Number Street					
		City State	Zip Code				
Part	6.	List Certain Losses					
15.		hin 1 year before you filed f nbling? No Yes. Fill in the details.	or bankruptcy or sin	ce you filed for bankruptcy	, did you lose anything bed	cause of theft, fire,	other disaster, or
		Describe the property you how the loss occurred	lost and	Describe any insurance Include the amount that pending insurance claim	insurance has paid. List	Date of your loss	Value of property lost
				A/B: Property.			
Part	7:	List Certain Payments	or Transfers				
		out seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details.			or services required in your b	ankruptcy.	
	⊻	res. I ili ili ule detalis.					
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 350.00		3/2/2017	\$350.00
		Person Who Was Paid		rationity 3 rec 666.66		3/2/2011	4000.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paym	nent, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paym	nent if Not You				
		mado mo i ayn					

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Debto	or 1 Corita E		Holmes	Case number (if known)		
	First Name M	Middle Name	Last Name			
ŀ	Within 1 year before you filed for ba help you deal with your creditors o Do not include any payment or transfe	r to make payn	nents to your creditors?	ur behalf pay or transfer	any property to an	yone who promised to
[	✓ No  Yes. Fill in the details.					
·			Description and value of ar transferred	ny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
	City State	Zip Code	-			
t I	Within 2 years before you filed for beathe ordinary course of your busines include both outright transfers and transfers that you have already list.  No Yes. Fill in the details.	s or financial a	affairs? security (such as the granting of a			
			Description and value of ar property transferred		/ property or ceived or debts pai	Date transfer was made
	Person Who Received Transfer		-			
	Number Street		- -			
	City State Person's relationship to you	Zip Code	-			
	Person Who Received Transfer		-			
	Number Street		-			
	City State Person's relationship to you	Zip Code	-			
k (	Within 10 years before you filed for beneficiary? (These are often called asset-protection)		id you transfer any property to a	self-settled trust or sim	ilar device of which	n you are a
[	Yes. Fill in the details.		Description and value of t	the property transferred		Date
						transfer was made
	Name of trust					

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Debtor 1 Corita Holmes Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Holmes Debtor 1 Corita \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code

City

State

Zip Code

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Debt		Corita		E	Holmes	Case nu	umber <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judio	cial or adminis	trative proceeding unde	r any environmental	law? Inc	lude settlen	nents and orde	rs.
		Yes. Fill in the det	tails							
	Ш	103.1 111 111 110 001	iano.		Court or agency		Moturo of	the case		Status of the
					Court of agency	ľ	Nature or	the case		case
		Case title								<b>—</b> p:
		-			Court Name					Pending
										On appeal
		Case number		_	NumberStreet					Canaludad
					City State	Zip Code				Concluded
		•								
Part	11:	Give Details Al	bout Your E	Business or C	Connections to Any Bu	usiness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	id you own a business o	r have any of the follo	owing co	nnections to	o any business	?
		A sole propri	ietor or self-e	employed in a to	rade, profession, or othe	er activity, either full-ti	ime or pa	art-time		
					(LLC) or limited liability p		•			
		A partner in a			, , , , , , , , , , , , , , , , , , , ,	, ,				
					ive of a corporation					
					equity securities of a cor	rporation				
	_	_		-						
	✓	No. None of the a								
		Yes. Check all tha	at apply abo	ve and fill in the	e details below for each	business.				
					Describe the nat	ure of the business			dentification no cial Security no	
									nai Security iii	uniber of TTIN.
		Business Name						EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ness existed	
		City	State	Zip Code	—	tant of bookkeeper		Erom	To	
		Oity	Olale	Zip code				From	10	
					Describe the nat	ure of the business			dentification n	
									cial Security nu	umber or IIIN.
		Business Name						EIN:		
		Number Street			Name of account			Dates busir	ness existed	
		City	State	Zip Code	Mame of account	tant or bookkeeper		_	_	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business		Employer lo	dentification n	umber Do not
								include Soc	cial Security nu	umber or ITIN.
		Business Name						EIN:		
		Duomess Name								
		Number Street						Dates busin	ness existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	

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Debtor <sup>3</sup>		Е	Holmes	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before you filed editors, or other parties.  No Yes. Fill in the details belov		give a financial statement	to anyone about your business? Include all financial institutions,
			Date issued	
	<del></del>		W (DD 0000)	
	Name		MM/DD/YYYY	
	Number Street			
	City State	Zip Code		
	Ciana Balanna			
Part 12	: Sign Below			
true	and correct. I understand th	nat making a false state	ement, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Corita Hol	lmes	<b>)</b>	<b>C</b>
	Signature of Deb			Signature of Debtor 2
				Date
	Date 3/2/2017			
Did	you attach additional pages	to Your Statement of F	inancial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
	No			
ш	Yes			
Did	you pay or agree to pay som	eone who is not an atto	rney to help you fill out ban	kruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

In

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

re	Corita E Holmes	Northern Bist	Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	Pursuant to 11 U.S.C. § 329(a) and Frompensation paid to me within one rendered or to be rendered on behalf.  For legal services, I have agreed to accompany to the services of the services o	ed. Bankr. P. 2016(b), I ce year before the filing of th of the debtor(s) in contem	e petition in bankruptcy, or agreed	abovenamed debtor(s) and that d to be paid to me, for services
	Prior to the filing of this statement I h			\$350.00
	Balance Due	avo 1005.vod		\$2,550.00
2.	The source of the compensation paid	to me was:		
	<b>Debtor</b>	Other (specif	y)	
3.	The source of the compensation paid	to me is:		
	<b>Debtor</b>	Other (specif	y)	
4.	I have not agreed to share the abomembers and associates of my la	ove-disclosed compensat w firm.	ion with any other person unless t	they are
		firm. A copy of the agree	with a other person or persons wh ment, together with a list of the na	
5.	In return for the above-disclosed fee, a. Analysis of the debtor's finance bankruptcy;		gal service for all aspects of the bang advice to the debtor in determin	
	b. Preparation and filing of any p	etition, schedules, staten	nents of affairs and plan which ma	y be required;
	c. Representation of the debtor a	at the meeting of creditors	and confirmation hearing, and an	ny adjourned hearings thereof;
	d. Representation of the debtor i	n adversary proceedings	and other contested bankruptcy m	natters;
6.	By agreement with the debtor(s), the a	bove-disclosed fee does	not include the following services	:
		CERTIFI	CATION	
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	e statement of any agreem	nent or arrangement for payment to	o me for representation of the
	3/2/2017		/s/ Mike Miller	
	Date		Signature of Attorney	
	_		Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,550.00; and \$61.76 for expenses, leaving a balance due of \$2,921.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/2/2017	
Signed:	
/s/ Corita Holmes	
	/s/ Mike Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Holmes, Corita E  Debtor(s)	Case No	Case No.		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MA	TRIX		
Th knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their		
Date:	3/2/2017	/s/ Holmes, Cor Holmes, Corita Signature of De	E		

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

AARGON AGNCY 3025 W SAHARA LAS VEGAS, NV, 89102

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

CRD PRT ASSO 13355 NOEL ROAD# DALLAS, TX, 75240

Peoples Gas 200 E. Randolph Chicago, IL, 60601

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

Comcast p.o. box 196 Newark, NJ, 07101

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

Comcast-220 Lakeridge Drive Smyrna, GA, 30082

SWISS COLONY 1112 7TH AVE MONROE, WI, 53566

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602 Case 17-06372 Doc 1 Filed 03/02/17 Entered 03/02/17 16:29:28 Desc Main Document Page 63 of 74

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re	Corita E Holmes	anne i a del differente promo e montre con é cortes e confres e proprieta es se se das lindusciolisticos de la	Case No.	and the second of the second o				
-	Debtor	<u></u>	***************************************	(If known)				
			Chapter	Chapter 13				
	DISCLOSURE OF C	OMPENSATION	OF ATTORNEY F	OR DEBTOR				
1	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one ye rendered or to be rendered on behalf of</li> </ul>	ear before the filing of the petiti	on in bankruptcy or agreed to	he neid to me for services				
	For legal services, I have agreed to acce	ept .		\$2,900.00				
	Prior to the filing of this statement I have	ve received		\$350.00				
	Balance Due			\$2,550.00				
2.	. The source of the compensation paid to	) me was:						
	<b>Z</b> Debtor	Other (specify)						
3.	. The source of the compensation paid to	me is:						
	Debtor	Other (specify)						
4.	I have not agreed to share the above members and associates of my law	e-disclosed compensation with	h any other person unless the	y are				
	members or associates of my law fire	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.	In return for the above-disclosed fee, I h a. Analysis of the debtor's financia bankruptcy;	nave agreed to render legal sen al situation, and rendering advi	rice for all aspects of the bank ce to the debtor in determining	ruptcy case, including: g whether to file a petition in				
	b. Preparation and filing of any pet	ition, schedules, statements o	f affairs and plan which may b	e required;				
	c. Representation of the debtor at t	the meeting of creditors and co	onfirmation hearing, and any a	djourned hearings thereof;				
	d. Representation of the debtor in a	adversary proceedings and oth	er contested bankruptcy matt	ers;				
6.	By agreement with the debtor(s), the abo	ove-disclosed fee does not inc	lude the following services:					
		CERTIFICATIO	N					
l debt	certify that the foregoing is a complete sor(s) in this bankruptcy proceedings.	tatement of any agreement or a	arrangement for payment to m	e for representation of the				
	3/2/2017		/s/ Mike Miller					
	Date		Signature of Attomey					
			Semrad Law Firm					
-			Name of law firm					

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,550.00; and \$61.76 for expenses, leaving a balance due of \$2,921.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date. 5/2/2017	
Signed:	
/s/ Corita Holmes Coults Holly	
	/s/ Mike Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

2/0/0017

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Debtor 1 Corita		Holmes	Case number (if know	n)
First Name  Part 03. Answer These Qu	Middle Name restions for Reporting Purpor	Last Name		
16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar	rily consumer debts?  ual primarily for a pen  rily business debts?  or investment or throu	sonal, family, or house Business debts are deb ugh the operation of th	ots that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	oter 7. Do you estimate t	hat after any exempt pro e to distribute to unsecun	operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5, 5,001-10 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	[] \$10,000, [] \$50,000,	01-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 78: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	(10,000, (10,000, (10,000,	01-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct.  If I have chosen to file under of title 11, United States Codunder Chapter 7.  If no attorney represents me a out this document, I have obt I request relief in accordance I understand making a false s connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341  /s/ Corita Holmes  Signature of Debtor 1  Executed on 3/2/2017	Chapter 7, I am aware fe. I understand the re and I did not pay or actained and read the no with the chapter of tit tatement, concealing y case can result in fin I, 1519, and 3571.	that I may proceed, if a lief available under each gree to pay someone wotice required by 11 U.s. le 11, United States Coproperty, or obtaining	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or Debtor 2

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Fill in this into	rmation to identify your o	rase)			
Debtor 1	Corita	E	Holmes		
Debtor 2 (Spouse, it filing)	First Name First Name	Middle Name  Middle Name	Last Name  Last Name		
United States ( Case number (f known)	Bankruptcy Court for the:	Northern	District of Illinois (State)	-	
Official	Form 106De	eC			Check if this is ar amended filing
Declarat	tion About an	Individual Debt	or's Schedules		12/15
If two married	people are filing togeth	er, both are equally respon	sible for supplying correct i	aformation.	
money or prop	erty by fraud in connect 1341, 1519, and 3571.	ion with a bankruptcy case	or amended schedules, Maki e can result in fines up to \$2	ng a false statement, concealing prop 50,000, or imprisonment for up to 20 y	erty, or obtaining ears, or both. 18
Did you p	pay or agree to pay some	one who is NOT an attorne	ey to help you fill out bankru	ptcy forms?	
☑ No Yes.	Name of person		Attach Bankruptcy Peti Signature (Official Form	tion Preparer's Notice, Declaration, and n 119).	
that they	are true and correct.	e that I have read the sum Lo Dolla	mary and schedules filed wit		
Date 3/2/	/2017		Data		

MM/DD/YYYY

MM/DD/YYYY

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Debto	r 1 Corita First Name	E Middle	Name	Holmes Last Name	Case number [[fknown]
28. \	Within 2 years before yeareditors, or other part	ou filed for bankr es.	uptcy, did you	give a financial sta	tement to anyone about your business? Include all financial institutions,
Consessed	Yes. Fill in the detail	ls below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number Street			<del></del>	
	City	State Z	ip Code		
Part 1	ୟ Sign Below				
tru	e and correct. I undersoankruptcy case can re	stand that makin	g a faise state	ement, concealing p	chments, and I declare under penalty of perjury that the answers are roperty, or obtaining money or property by fraud in connection with p to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		orta Holmes (		1100	Signature of Debtor 2
	Date 3/	2/2017			Date
Dic	f you attach additional	pages to Your S	tatement of F	inancial Affairs for Ir	idividuals Filing for Bankruptcy (Official Form 107)?
Z L	No Yes				
Dic	i you pay or agree to p	ay someone who	is not an atto	rney to help you fill	out bankruptcy forms?
Z	No Yes. Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Holmes, Corita E	O 11	
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
Th knowledge	e above named Debtors hereby verify	that the attached list of creditors is tn	
Date:	3/2/2017	/s/ Holmes, Corita Holmes, Corita E Signature of Deb.	

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Debt	or 1 Corita First Name	E Middle Name	Holmes Last Name	Case number (if known)				
16.	Calculate the median fa	mily income that applies to	you. Follow these step	S:	والمراقب والم			
	16a. Fill in the state in whi	ich you live.	Illinois					
	16b. Fill in the number of	people in your household.						
4-7	household using the link specifie	ally income for your state and s	To fin	d a list of applicable median income amo nay also be available at the bankruptcy cl	\$50,133.00 punts, go online erk's office.			
17.	How do the lines compar							
	17a. Line 15b is less t under 11 U.S.C.	than or equal to line 16c. On the <i>fire field</i> of the fire field of the fire fire fire fire fire fire fire fir	ne top of page 1 of this to NOT fill out <i>Calculati</i>	form, check box 1, <i>Disposable income</i> on of <i>Disposable Income</i> (Official Form	is not determined 122C-2).			
	U.S.C. § 1325(b)	e than line 16c. On the top of p )(3). Go to Part 3 and fill out current monthly income from t	Calculation of Dispos	ck box 2, <i>Disposable income is determi</i> sable Income (Official Form 122C-2).	ned under 11 On line 39 of that			
Pari	Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b	)(4)				
18.	Copy your total average	monthly income from line 11	*		\$1,194.00			
19.	Deduct the marital adjust commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse you to deduct part of	s not filing with you, and you contend t	hat calculating the			
		ent does not apply, fill in 0 on 1	lina 10a		.00.00			
	19b. Subtract line 19a fro	om line 18.			\$1,194.00			
20.	Calculate your current m	nonthly income for the year.	Follow these steps:		1			
	20a. Copy line 19b.				\$1,194.00			
	Multiply by 12 (the nu	umber of months in a year).			x12			
	20b. The result is your curr	rent monthly income for the ye	ar for this part of the fo	rm.	\$14,328.00			
	20c. Copy the median fam	ily income for your state and si	ize of household from	line 16c.	\$50,133.00			
21.	How do the lines compar	re?						
	Line 20b is less than li commitment period is	ne 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on the	e top of page 1 of this form, check box	3, The			
	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless of eriod is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form	, check box			
Part	Sign Below							
	By signing here, I declar	are under penalty of perjury tha	t the information on th	is statement and in any attachments is to	ue and correct.			
	🗶 /s/ Corita Holm	The state of the s	LNG x					
	Signature of Debto	or 1		Signature of Debtor 2	**************************************			
	Date 3/2/2017 MM/DD/YY	₹		Date MM/DD/YYYY				
	If you checked 17a, do NOT fill out or file Form 122C-2.  If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.							